



California Housing Finance Agency

CALPLUSSM

with

ZIP

Are you looking for a fixed rate mortgage with down payment assistance combined into one perfect package? CalPLUS and ZIP are for you.



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The California Housing Finance Agency does not discriminate on any prohibited basis in employment or in admission and access to its programs or activities. Not printed at the taxpayers' expense.

CalPLUS features:

- ♦ 97% LTV Conventional or FHA insured first mortgage loan
- ♦ Fixed interest rate on up to 30-year term

ZIP features:

- ♦ Included down payment assistance
 - up to 3.5% of FHA loan amount
 - up to 3.0% of Conventional loan amount
- ♦ Zero interest
- ♦ Deferred payments

Additional benefits:

CalPLUS can also be combined with:

- ♦ California Homebuyer's Downpayment Assistance Program (CHDAP) – deferred payment junior loan of 3% of the purchase price for down payment and/or closing costs
- ♦ Extra Credit Teacher Program (ECTP) – up to \$15,000 in a deferred payment loan for teachers and staff serving high priority schools
- ♦ Mortgage Credit Certificate Program (MCC) – federal income tax credit that may lower your taxes and increase disposable income

GOT QUESTIONS?

Visit: www.calhfa.ca.gov

Call: **877.9.CalHFA (877.922.5432)**

CalHFA. Stop Looking. Start Living.